

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Cathy Marie Laughard  
Debtor

Case No. 17-04856-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-4

User: AGarner  
Form ID: pdf010

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2018.

db +Cathy Marie Laughard, PO Box 315, Bellefonte, PA 16823-0315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 16, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com

John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

W. David Todd on behalf of Debtor 1 Cathy Marie Laughard boalsburg@hotmail.com, dwdt@aol.com

TOTAL: 4

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE: Cathy Marie Laughard fka Cathy M.  
Kerstetter**

**Debtor(s)**

**Quicken Loans Inc.**

**Movant**

**vs.**

**Cathy Marie Laughard fka Cathy M. Kerstetter  
Debtor(s)**

**John P. Neblett**

**Trustee**

**CHAPTER 7**

**NO. 17-04856 JJT**

**11 U.S.C. Sections 362**

**ORDER**

Upon consideration of Movant's Motion for Relief from the Automatic Stay, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay of all proceedings is granted and the Automatic Stay of all proceedings, as provided under Section 362 of the Bankruptcy Abuse and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362, is modified with respect to the subject premises located at 161 West Main Street, Millheim, PA 16854 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

Dated: March 14, 2018

By the Court,



John J. Thomas, Bankruptcy Judge (PR)